

McGann Ketterman & Rioux

ATTORNEYS AT LAW

February 11, 2022

Alterra Worldwide
Mike Sarimsakci
221 N. Ervay St.
Dallas, TX 75201

Re: St. Louis-Kansas City Carpenters Regional Council
Market Recovery Loan

Dear Mr. Sarimsakci

This law firm represents the St. Louis-Kansas City Carpenters Regional Council ("St. Louis CRC"), now known as the Mid-America Carpenters Regional Council ("Mid-America CRC"). According to our records, on or about August 6, 2021, you and your company received a loan in the amount of \$500,000.00 from the Market Recovery Fund of the former St. Louis CRC.

According to the terms of the loan agreement, the principal balance and interest is past due.

In accordance with the terms of your loan agreement, we request that you immediately remit payment to:

Vic Ancich III, CPA, CFE
Controller
Mid-America Carpenters Regional Council
12 E. Erie Street
Chicago, IL 60611

In the event that payment in full is not received within thirty (30) days, we have been authorized to take all legal action necessary to collect any outstanding amounts.

If you have any questions regarding the above, please do not hesitate to contact me.

Very truly yours,



Terrance B. McGann

EXHIBIT 3